

Personal Checking Chart

8 FREE ATM transactions per month*

Free Checking	Personal Checking	Advantage Checking	Now Checking	Ambassador Club Checking	Junior Executive Checking
Minimum Opening Deposit					
\$100	\$100	\$100	\$100	\$100	\$25
Monthly Service Charge					
Free	\$7.50	\$15.00	\$11.00	\$10.00	Free
Balance Requirements to avoid monthly service charge					
No minimum balance	No fee when a \$500 minimum daily or \$750 average daily balance is maintained.	No fee when a combined deposit and loan relationship of more than \$10,000 is maintained.	No fee when a \$750 minimum daily or \$1,000 average daily balance is maintained.	No fee when a combined deposit relationship of more than \$1,000 is maintained.	No minimum balance.
Interest Paid					
No	No	Yes- accrued daily and paid monthly	Yes- accrued daily and paid monthly	Yes- accrued daily and paid monthly	No
Free Club Checks					
No	No	Yes	No	Yes	No
MasterMoney Debit Card					
Yes + 8 free (non CCB) ATM withdrawals per month.	Yes + 8 free (non CCB) ATM withdrawals per month.	Yes + Unlimited free (non CCB) ATM withdrawals.*	Yes + 8 free (non CCB) ATM withdrawals per month.	Yes + 8 free (non CCB) ATM withdrawals per month.	Yes + 8 free (non CCB) ATM withdrawals per month.
Free online banking, bill payment and e-statements					
Yes	Yes	Yes	Yes	Yes	Yes
Unlimited deposits and withdrawals					
Yes	Yes- with a \$500 minimum daily or \$750 average daily balance. Otherwise it is \$.21 per check over 15.	Yes	Yes	Yes	Yes
Overdraft Protection					
Yes- tied to savings account or Money Market account.	Yes- tied to savings account or Money Market account.	Yes- \$1,000 reserve line† Or tied to savings account or Money Market account.	Yes- tied to savings account or Money Market account.	Yes- tied to savings account or Money Market account.	Yes- tied to savings account or Money Market account.
Imaged Statements					
Yes	Yes	Yes	Yes	Yes	Yes
Account Features					
		Free cashier's checks, money orders, traveler's checks (does not include traveler's checks for two). Free financial analysis.		For customers over age 50. Free cashier's checks, money orders, traveler's checks (does not include traveler's checks for two). Free notary service, photocopies and faxes. Free financial analysis, newsletter and special outings for members. \$20 discount on safe deposit boxes.	For young adults age 15-23. Must show a valid student (high school or college) ID to open this account. Free seminars for college financial planning.

*- Applies only to domestic ATM transactions. All International transactions (both ATM and POS) are subject to a 1% currency conversion surcharge.

†- Subject to credit approval



Member FDIC

Where roots run deep, relationships grow strong.